

SANTA ANITA \$500 CHALLENGE
SATURDAY, JANUARY 17, 2026

OFFICIAL RULES

CONTEST DATE

Saturday, January 17, 2026

CONTEST LOCATIONS

Online:	https://www.xpressbet.com/
Santa Anita Park:	285 W Huntington Dr, Arcadia, CA 91007

NHC TOUR POINTS

This is an official NHC Tour event. Per the NHC, NHC Tour points will be awarded in accordance with the official NHC Tour rules, which can be found at www.nhctour.com. As required by the NTRA, all contest participants must be members of the NHC Tour prior to the start of this contest in order to participate in the NHC (See Section 15).

To become an NHC Tour Member, please visit <https://www.ntra.com/membership/>.

BUY-IN

\$500 per entry (\$300 Bankroll / \$200 Entry Fees)
100% of Entry Fees paid out as prizes.

MAXIMUM ENTRIES

Maximum of two (2) entries per person.

1. CONTEST LOCATIONS

Players may compete in this contest from the following locations:

Online:	https://www.xpressbet.com/
Santa Anita Park:	285 W Huntington Dr, Arcadia, CA 91007

Santa Anita Park Accommodations

For each on-track player, entry into this contest includes two (2) tickets for Santa Anita Park on Saturday, January 17, 2026. Each player may bring one (1) guest with them. The tickets may be used for each on-track player and a guest.

2. PLAYER'S BANKROLL

This is a 'real money' Handicapping Contest. In order to participate, this contest requires a \$500 buy-in, per entry. Of each buy-in, \$300 will be used for a player's bankroll, while the remaining \$200 will be allocated to the prize pool (100% of entry fees will be paid out as prizes). Players may compete online at www.xpressbet.com, or on-track at Santa Anita Park.

On-Track Participation at Santa Anita Park

Players that choose to compete on-track at Santa Anita Park in Arcadia, California will receive, at the beginning of the contest, an official contest wagering card that has a balance of \$300 for each of their paid entries, this balance will be the player's initial bankroll. This wagering card must be used for all wagers that are placed for contest purposes.

Online Participation

Players that choose to compete online at www.xpressbet.com will have a separate Contest account for each entry that they purchase. Each Contest account will have a balance of \$300 for each of their paid entries, this balance will be the player's initial bankroll. To participate in the contest, follow instructions at www.xpressbet.com. Players must have an Xpressbet account in good standing to play.

At the conclusion of the Contest, any dollar amount remaining within the Xpressbet Contest account or on the wagering card remains the property of the player. Xpressbet will transfer funds from the Contest account back to the player's primary Xpressbet account at the conclusion of the Contest.

3. TO ENTER

As mentioned previously, players may choose to compete in this contest on Saturday, January 17, 2026 either on-track at Santa Anita Park or online at xpressbet.com. There is a maximum of two (2) entries per person.

Players participating on-track at Santa Anita Park must be at least 18 years old. Players participating online with Xpressbet must be at least 18 years old (21 years old in Alabama, Arizona, Indiana, Iowa, Kansas, New Hampshire, North Dakota and Washington).

For all locations, entries will be accepted up until the start of the fifth race at Santa Anita Park on Saturday, January 17, 2026.

To Register for a Santa Anita Park Entry

Individuals that would like to participate on-track at Santa Anita Park may enter by:

• Phone:	Call (626) 574 – 6384
• Online:	https://www.santaanita.com/contest
• Walk-Up (tentative):	Santa Anita Park – Main Thoroughbred Center

Accepted payment methods for entries at Santa Anita Park are credit card and/or cash.

To Register for an Xpressbet.com Entry

Online registration begins on Tuesday, January 13, 2026, at approximately 12:00PM ET. To participate in the contest, follow instructions at www.xpressbet.com. Participants must have or open a valid Xpressbet account that is in good standing, subject to the Xpressbet terms and conditions. Due to state regulations, Michigan residents are ineligible to participate in this tournament online with Xpressbet. Residents of state(s) that are unable to bet Santa Anita Park are also ineligible to participate in this tournament online.

4. FORMAT

- Tournament races are ALL live races from Santa Anita Park on Saturday, January 17, 2026.
- Permitted wagers are Win, Place, Show, Exacta, Trifecta and Daily Double.
- No Superfecta, Super High 5, Pick 3, Pick 4, Pick 5, Pick 6 or 3X3 wagers are permitted in this contest. The Parlay function for Win, Place and Show wagers is not permitted in this contest.
- Players must wager, at minimum, their entire \$300 bankroll during the contest.
- There are no maximums – players may wager as much as they want, including the winnings from their bankroll, whenever they wish.
- In the unlikely event of a cancellation of a race card, Tournament Officials reserve the right to substitute races from another racetrack or cancel the tournament and issue refunds to all participants.

Should an entry in this contest fail to meet the above-mentioned requirements, that entry may be disqualified from the contest, making the entry ineligible to win prizes. Any situation involving a late scratch where it is deemed the players were not given sufficient time to adjust their betting will be handled on a case-by-case basis by contest officials.

The player with the largest bankroll after the last Contest Race on Saturday, January 17, 2026, will be declared the winner. It is the player's responsibility to meet the wagering requirements listed above. Contest officials will make the decision on disqualification in the event of a rule violation and all decisions are final. The remaining bankroll in either their tournament card or their online Xpressbet contest account remains the property of the player. Entry fees will not be refunded in the event of a disqualification.

5. PRIZES

Per Item 1, 100% of the entry fees will be paid out as prizes. The final prize pool regarding distribution and number of qualifying spots for the 2026 National Horseplayers Championship (NHC) on March 13 – 15, 2026 and the 2026 Pegasus World Cup Betting Championship (Saturday, January 24, 2026), will be announced on Saturday, January 17, 2026, after Registration closes. Contest officials of Santa Anita Park, 1/ST, and Xpressbet reserve the right to adjust the final prize pool after registration closes (100% of entry fees will be paid out as prizes).

Below are three (3) examples of the prize pool distribution depending on the number of entries in this contest:

At 80 entries, prizes will be:

- Two (2) entries into the 2026 National Horseplayers Championship (NHC), including travel and airfare.
- \$5,113.36 Cash Prize pool for the top four (4) finishers, distributed as follows:

Number of Entries	80	
Final Standing	Cash Prize	% of Cash Pool
1st	\$2,556.68	50%
2nd	\$1,278.34	25%
3rd	\$767.00	15%
4th	\$511.34	10%
TOTAL CASH PRIZES	\$5,113.36	

At 125 entries, prizes will be:

- Two (2) entries into the 2026 National Horseplayers Championship (NHC), including travel and airfare.
- One (1) entry into the 2026 Pegasus World Cup Betting Championship (January 24, 2026), valued at \$6,000.
- \$8,113.36 Cash Prize pool for the top four (4) finishers, distributed as follows:

Number of Entries	125	
Final Standing	Cash Prize	% of Cash Pool
1st	\$4,056.68	50%
2nd	\$2,028.34	25%
3rd	\$1,217.00	15%
4th	\$811.34	10%
TOTAL CASH PRIZES	\$8,113.36	

At 175 entries, prizes will be:

- Two (2) entries into the 2026 National Horseplayers Championship (NHC), including travel and airfare.
- Two (2) entries into the 2026 Pegasus World Cup Betting Championship (January 24, 2026), valued at \$6,000 each.
- \$12,113.36 Cash Prize pool for the top four (4) finishers, distributed as follows:

Number of Entries	175	
Final Standing	Cash Prize	% of Cash Pool
1st	\$6,056.68	50%
2nd	\$3,028.34	25%

3rd	\$1,817.00	15%
4th	\$1,211.34	10%
TOTAL CASH PRIZES	\$12,176.88	

Entry Prizes

At the conclusion of this contest, the first-place finisher after the final contest race on Saturday, January 17, 2026 will have first choice of one (1) of the available entry prizes. After the first-place finisher has chosen their entry prize, the second-place finisher will have a choice of one (1) entry from the remaining prize options. This will be repeated until all entries have been awarded.

NHC ENTRIES

Entries into the National Horseplayers Championship (NHC) will be valid for 2026. Each NHC entry prize will include a four (4) night stay at Bally's in Las Vegas and a \$500 travel credit for the NHC.

As required by the NTRA, all contest participants must be members of the current NHC Tour prior to the start of this contest in order to participate in the NHC (See Section 16). The NHC entry prizes in this contest will not be awarded to any contest participant that is not a current member of the current NHC Tour prior to the start of this contest. Xpressbet, Gulfstream Park and Los Angeles Turf Club, Inc. (in cooperation with the NTRA) may assign an alternate qualifier for the NHC. It is solely the responsibility of each contest participant to maintain the status of their NHC Tour membership. For information about membership to the NHC, please visit:

<https://www.ntra.com/membership/>.

Dual Qualification for the NHC: Per NTRA rules, a player may qualify to the NHC twice, but only once in any single NHC qualifying event. At the conclusion of this contest, should a player finish with two entries in a position that each qualify for an NHC entry prize and if that player must choose a 2026 NHC Seat as an entry prize (due to no other prizes being available), the player will be awarded a maximum of one NHC entry for 2026 and the player will receive in lieu of the second NHC entry prize a \$4,000 transferable credit to a future Xpressbet, Santa Anita Park or Gulfstream Park handicapping contest in 2026. The second NHC entry prize will then be awarded to the next highest eligible entry.

In the event a contest player that is already dual qualified for the 2026 NHC prior to the start of this contest, has an entry in this contest that finishes in a position to earn an NHC entry prize, that player will receive, in lieu of the second NHC entry prize, a \$4,000 transferable credit to a future Xpressbet, Santa Anita Park or Gulfstream Park handicapping contest in 2026. The NHC entry prize will then be awarded to the next highest eligible entry.

NHC Tour Points: This is an official NHC Tour event. Per the NHC, NHC Tour points will be awarded in accordance with the official NHC Tour rules, which can be found at www.nhctour.com.

PEGASUS WORLD CUP BETTING CHAMPIONSHIP (PWCBC) ENTRIES

The prize entries into the 2026 Pegasus World Cup Betting Championship (PWCBC) are valued at \$6,000 each and will be valid for January 24, 2026. Each entry prize into the 2026 PWCBC will be valid for a maximum of one full paid entry (total value \$6,000). The player that wins an entry into the 2026 PWCBC has the option to play in

that seat online with Xpressbet, on-track at Gulfstream Park, or at one of the following licensed satellite locations – Santa Anita Park. No travel voucher will be awarded for seat winners.

Dual Qualified for the Pegasus World Cup Betting Championship (PWCBC): A player that has two (2) entries into the 2026 PWCBC prior to the start of the contest can accept an entry prize if, and only if, they have a contest entry finish in a placing that earns a PWCBC entry. However, per the PWCBC rules, a player may only compete in the PWCBC a maximum of two (2) times. As a result, any number of PWCBC entries won over the permitted two (2), are required to be transferred, or sold, to another player by notifying PWCBC Contest officials as soon as possible.

Winning Pegasus World Cup Betting Championship (PWCBC) Entries: A player may win up to two (2) PWCBC entries in each contest. In order to win up to two (2) entries into the PWCBC in a contest, a player would need to have two (2) entries in the contest that finish in the final standings where both entries qualify to earn an entry prize, and a PWCBC entry is available at the time of each entry's respective prize selection.

Pegasus World Cup Betting Championship (PWCBC) Cancellation: In the event that the 2026 PWCBC is not contested, the winner of a PWCBC entry will receive \$6,000 in tournament credits that can be applied to any other buy-in tournament(s) offered by Xpressbet, Gulfstream Park or Santa Anita Park during the 2026 calendar year.

6. CHECK IN FOR CONTEST ENTRIES

Santa Anita Park Check-In

Participants that choose to compete in this contest on-track at Santa Anita Park on Saturday, January 17, 2026 must check-in at the Main Thoroughbred Center. For assistance, please call 626.574.6384.

Xpressbet.com Check-In

On the day of the contest, after completing registration, the player must log into their Xpressbet account. During login, the player will be prompted to select their Main Xpressbet Account or their Xpressbet Contest Account. The Contest wagers must be placed through the Contest account. If a player has purchased multiple entries, they will have the option to choose which Contest account they would like to use at log in. Players may open multiple browser windows and log into each Contest account in different windows.

7. PLAYER CARDS FOR ON-TRACK PARTICIPANTS

Each participant that chooses to compete in this contest at Santa Anita Park on Saturday, January 17, 2026 will be issued an official contest card used for all contest wagers. This card contains the 'real money' bankroll of \$300. If a player loses their card, or the card is not working, the player should immediately report to a contest official to receive a new card. Santa Anita Park and 1/ST are not responsible for any races missed due to a malfunctioning or lost card. Players are encouraged to wager early so they are not shut out due to mutuel lines or malfunctioning contest cards.

Contestants may not add additional cash to their contest card. Adding additional cash to the bankroll on an official contest card will result in automatic disqualification.

Xpressbet.com Entries

Upon completion of registration, the \$500 Buy-In will be deducted from the player's Xpressbet account. A Contest account will be created and \$300 will be deposited into the player's Contest account. All contest wagers must be placed from the Contest account. Santa Anita Park and 1/ST are not responsible for any races missed due to a loss of connectivity or access to website at any point of the contest.

8. PLACING WAGERS ON-TRACK

Each participant that chooses to compete in this contest from Santa Anita Park on Saturday, January 17, 2026 must place all contest wagers with their contest wagering card through self-service machines. Wagers will not be accepted through mutuel tellers. Players must place all wagers personally, unless pre-approved by a contest official. No person shall directly, nor indirectly, act as an intermediary, transmitter or agent in placing wagers for the player, unless authorized by contest officials. All official track rulings will apply to wagers placed in the contest, except as otherwise stipulated. The contest will be based on official placement and mutuels at Santa Anita Park. If a player wagers on a non-eligible contest race (see Section 5) for purposes of the contest, the player may be disqualified, and any winnings will not count for contest standings.

Xpressbet.com Entries

On the day of the contest, after completing registration, the player must log in to their Xpressbet account. During login, the player will be prompted to select their Main Xpressbet Account or their Contest account. The Contest wagers must be placed through the Contest account.

9. ADVANCE WAGERING

Advance wagering will not be permitted unless prior approval has been obtained by a contest official. Wagers for each race must be placed after the prior race has been declared official. This rule is designed to maintain an accurate leaderboard. If a player needs to advance wager for any reason, a player must contact a contest official. The contest official will decide if an advance wager will affect the integrity of the leaderboard. All decisions are final and penalties for violating this rule will be at the sole discretion of contest officials.

10. CASHING OUT

Santa Anita Park Entries

Players competing at Santa Anita Park will not be permitted to cash out their wagering card until 10 minutes after the results of the final live contest race on Saturday, January 17, 2026 become official. Should a player cash out their card before the last live contest race is declared official, that player's entry can be disqualified from any prizes.

Xpressbet.com Entries

Players competing online will not be able to cash out their account balances until after the results of the final live contest race on Saturday, January 17, 2026 become official. After the contest is official, any remaining balance from the Contest account will be transferred back to the player's primary Xpressbet account.

11. IRS WITHHOLDING:

Per the tax rules by the U.S. Treasury Department and the Internal Revenue Service.

12. SCRATCHES

If a horse is scratched after a wager is placed, it is the player's responsibility to change their selection prior to the start of the race in order to meet contest parameters. If a late scratch occurs or a horse is declared a 'non-starter' and post time prevents the selection of an alternate horse or bet cancellation, the contestant will not be disqualified for failure to bet the minimum amount and any live tickets bet will be in play.

13. CONTEST STANDINGS:

Contest standings will be based off of each player's bankroll on their official contest entry. Standings will rank all bankrolls based off of dollar value from largest to smallest, with first place being the largest bankroll and last place being the smallest bankroll.

Current standings will be posted after every race, or as soon as the information is available. Standings will be posted at xpressbet.com and on a designated television channel at Santa Anita Park. For on-track contestants, please inquire at the registration desk for the television channel number.

14. TIES

In a result of a tie between any of the finishing positions, the following will be done with regard to prize distribution:

For Entry Prizes

If the tie occurs in a place in the standings that will earn an entry prize, the player with the largest dollar amount in total wagers will be declared the winner of the tie and awarded the higher placing in the final official standings, resulting in that player having the first choice (among the tied players) of one (1) prize entry. For example, if two players tie for third place and player #1 has wagered a total of \$300 ending with a bankroll of \$8,000 and player #2 has wagered a total of \$2,000 finishing with a bankroll of \$8,000 (based on wagering his/her winnings as well as original bankroll), Player #2 will receive the higher placing and will be able to choose a prize entry before Player #1.

If both players wagered the same amount and finished with the same final bankroll, the player with the highest single race profit will be awarded the higher placing in the final official standings. In the event both players wagered the same amount, finished with the same bankroll, and tied with the largest single race profit, the higher placing will be decided by whoever registered for the contest first.

For Cash Prizes

If the tie occurs in a place in the standings that will earn a cash prize, then the cash prizes for that tied placing and the subsequent placing will be combined and split evenly among the tied players. For example, if two players finish tied for third place in the final standings, then the cash prize for third place and the cash prize for fourth place will be combined together and then split evenly among the players tied for third place.

15. NHC TOUR MEMBERSHIP REQUIRED TO PARTICIPATE IN THE NHC

As required by the NTRA: All contest participants must be members of the current NHC Tour prior to the start of this contest in order to participate in the NHC in Las Vegas. Contest participants may register for the NHC Tour at <https://www.ntra.com/membership/>. NHC Tour members must be at least 21 years of age to participate in the NHC in Las Vegas. The annual tour membership fee is \$50. Non-Tour members are ineligible for NHC Tour entry prizes.

It is solely the responsibility of each contest participant to confirm if they are a current member of the NHC Tour prior to the start of this contest. Gulfstream Park, Santa Anita Park, Xpressbet and 1/ST are not responsible for confirming a contest participant's membership status with the NHC Tour and will not be held accountable in the event a contest participant is not awarded an NHC entry prize as a result of their NHC Tour membership status, or lack thereof.

16. ELIGIBILITY/DISCLOSURE

The following are ineligible to participate in this contest: Employees of Xpressbet, Santa Anita Park and Amtote, as well as contest officials.

If a player has an ownership or other interest in any horses running in any of the contest races, or holds a pari-mutuel license in any jurisdiction, then all involvements and licenses must be fully disclosed to contest officials prior to the start of the contest. Failure to disclose any ownership interest or license can result in disqualification. Trainers, owners or any other player with another interest can bet that race, but must bet their horse to WIN in a WPS pool wager or "ON TOP ONLY" when wager in the Exacta or Trifecta pool.

17. TAXES

Liabilities for any and all federal, state, and local taxes are solely the responsibility of prize winners.

18. AFFIDAVITS

Affidavits confirming compliance of all the rules of this contest will be required of all participants. All prize winners acknowledge that if they enter this contest under a fraudulent name and/or Social Security number, they will be immediately disqualified from this and all future contests held by 1/ST. Positive identification is required of contestants and prize winners. Positive identification is a driver's license with a picture and same address and birth date used on the entry forms, and/or other forms of identification as deemed adequate by contest officials. Social Security information is also the responsibility of the player and must be provided before the players are given their bankroll cards. Contestants also consent to the use of their names, pictures, and video images to be used by 1/ST.

19. JUDGING AND DISPUTES

The management of Xpressbet and Santa Anita Park reserve the right to interpret all questions and conditions in regard to this event, without claim for damages or recourse of any kind. All decisions made by contest officials

will be final and all questions and definitions not covered explicitly in these rules shall be interpreted by contest officials. Contest officials reserve the right to amend these rules at any time.

Anyone found to have engaged in or attempted to engage in any act that contest officials believe in their sole and absolute discretion compromises or could compromise the competitive integrity of this contest, including collusion, will be subject to sanctions imposed by 1/ST management. The nature and extent of the sanctions imposed shall be in the sole and absolute discretion of 1/ST management and may include, but shall not be limited to, the following:

- Forfeiture of prize money
- Disqualification from the contest
- Loss of privilege to participate in future Xpressbet, Santa Anita Park or Gulfstream Park handicapping contests

SPECIAL RULE REGARDING COLLUSION

Collusion among players could be grounds for disqualification, specifically, combining of entries. An example would be:

Player A and Player B have 2 entries each. All have \$300. They play a race together with the intent to get one entry to an extremely high number. At race conclusion, one entry stands at \$5,000 and the other three are at zero. Actions similar to this among any amount of players – 2 or more – will result in disqualification of the players involved. Players with 2 entries are allowed to play those entries in any fashion they choose within the rules, and collusion rules do not apply to one person.

All players must make their own final selections and betting decisions independently of every other player in the contest.

20. RELEASE OF LIABILITY; DISCLAIMER OF WARRANTY; FORUM SELECTION CLAUSE

This Contest is subject to all applicable federal, state, and local laws. By participating in this Contest, Entrants and winners agree to indemnify, release and hold harmless Sponsor, affiliates, parent corporation, officers, and directors (the “Released Parties”) from any and all liability, for loss, harm, damage, injury, cost or expense whatsoever, including without limitation, tax liabilities, property damage, personal injury (including emotional distress), and/or death caused, directly or indirectly, from the awarding, acceptance, possession, use, misuse, loss or misdirection of any prize or resulting from participating in this Contest or any promotion or prize-related activities, and for any claims or causes of action based on publicity rights, defamation or invasion of privacy. The Released Parties assume no responsibility for any injury or damage to Entrants or to any other person's computer, regardless of how caused, relating to or resulting from entering or downloading materials or software in connection with this Contest. Entrants and winners acknowledge that the Released Parties have neither made nor are in any manner responsible or liable for any warranty, representations or guarantees, express or implied, in fact or in law, relative to any prize, including, but not limited to, express warranties provided by the manufacturer of the goods or their affiliates. THIS CONTEST IS GOVERNED BY THE LAWS OF THE UNITED STATES AND THE STATE OF OREGON WITHOUT RESPECT TO ITS CONFLICT OF LAW DOCTRINES. Entrant agrees that, by entering the Contest, (i) any and all disputes, claims, and causes of action arising out of or in connection with this Contest, or any prize awarded, shall be resolved individually without resort to any form of class action, and

exclusively before a state or federal court located in (County & State) and having jurisdiction; (ii) any claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Contest, but in no event attorney's or experts' fees; and (iii) under no circumstances will any Entrant be permitted to obtain any award for, and Entrant hereby waives all rights to claim, punitive, incidental or consequential damages, including reasonable attorneys' fees, and any and all rights to have damages multiplied or otherwise increased and any other damages, other than damages for actual out-of-pocket expenses. Only the number of prizes stated in these Official Rules is available to be won in the Contest. If, by reason of a print or other error, more prizes are claimed than the winner selection method described above from among all eligible claimants making purportedly valid claims to award the advertised number of prizes available. SPONSOR SHALL HAVE NO LIABILITY FOR ANY PERSONAL INJURIES, DEATH, PROPERTY DAMAGE, OR OTHER DAMAGES OR EXPENSES RESULTING FROM OR ARISING OUT OF ANY ASPECT OF PRIZE WINNER'S ACCEPTANCE OR USE OF THE PRIZE.

21. WINNERS LIST

For names of winners, send a self-addressed stamped envelope for receipt by March 31, 2026, to: Xpressbet, LLC, 200 Race Track Road, Building 26, Washington, PA 15301.

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